

## Starbucks Future Roast 401(k) Savings Plan Summary

Your plan choices have been analyzed and we are providing an objective, unbiased, and professional opinion. Our advice is highly personalized and confidential. We operate completely independent of your employer and act solely in the best interests of plan participants that are our clients.



### Fund Choices

Conservative Blend  
 Moderate Blend  
 Growth Blend  
 Aggressive Blend  
 American Funds Fundamental Investors  
 American Funds Growth Fund of America  
 Dodge & Cox Income Fund  
 Fidelity Diversified International Fund  
 Harbor Small Cap Value  
 Morgan Stanley Institutional Small Cap Growth  
 SEI Stable Asset Fund  
 Vanguard FTSE Social Index Fund  
 Vanguard Institutional Index Fund

### Stocks

Large Cap	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	International Large Cap
Mid Cap	<input type="checkbox"/>	<input type="checkbox"/>	International Small Cap
Small Cap	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Emerging Markets
Target Date	<input type="checkbox"/>	<input type="checkbox"/>	Global
Lifestyle	<input type="checkbox"/>	<input type="checkbox"/>	Specialty/Sector
Asset Allocation	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Company Stock

### Bonds

Money Market	<input type="checkbox"/>	<input type="checkbox"/>	Multi Sector
Stable Value	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Corporate
Short Term	<input type="checkbox"/>	<input type="checkbox"/>	High Yield
Intermediate Term	<input checked="" type="checkbox"/>	<input type="checkbox"/>	World Bond
Long Term	<input type="checkbox"/>	<input type="checkbox"/>	Emerging Markets

### What we like

There are a reasonable variety of choices, but somewhat limited.

### What we don't like

More international and fixed income investment choices would improve diversification opportunities. Whenever target date, lifestyle, blended, or asset allocation funds are included as choices, it is virtually never explained that these are much more than just another choice. They are designed to be alternatives to the other choices. If you choose one of them, you should not be choosing any other funds.

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